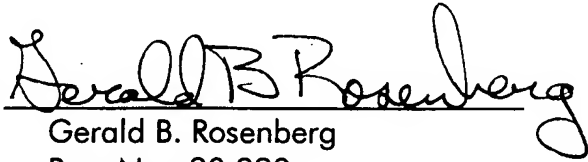


The Commissioner is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-0890 for any matter in connection with this response, including any fee for extension of time, which may be required.

Respectfully submitted,

Date: December 24, 2001

By:



Gerald B. Rosenberg
Reg. No. 30,320

285 Hamilton Avenue, Suite 520
Palo Alto, California 94301
Telephone: 650.325.2100